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THE STANDARD FIRE INSURANCE POLICY

(NEW YORK FORM - OPERATIVE SINCE MAY 1, 1887.)

Issued by Fire Insurance Companies in the United States, *excepting*
where Legislatures have made special forms, viz.:
Maine, Massachusetts, Michigan, Minne-
sota, New Hampshire.

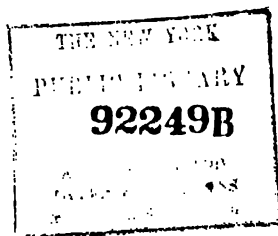
CONDITIONS CLASSIFIED
AND
ANNOTATED BY CROSS REFERENCES
THE
MORTGAGEE CLAUSE AND SHORT RATE TABLES
AND AN
EXPLANATION OF THE CO-INSURANCE CLAUSE

7986

BY
HENRY DARRACH
OF THE PHILADELPHIA BAR

PHILADELPHIA
T. & J. W. JOHNSON & CO.
1905

M. C. M.



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PREFACE

The value of a Standard Form of Policy to the insured lies chiefly in the fact that now there is only one form of policy used in a state by all Companies, instead of numerous conflicting forms issued by many companies.

Prior to the use of a standard form of policy it was difficult to determine when the property of the insured was protected and still more difficult to arrive at an adjustment in case of loss.

If there is any objection to the "Standard Form" it will be found more in its arrangement than requirements.

The insured, not being familiar with the details of insurance requirements, can readily appreciate that his safety lies in the ability and integrity of the agent who places the risk with the Company.

After an examination of the litigated cases it can be safely stated that if the insured, or his representative, had properly worded the application for the insurance, so as to show the true interest of the insured and the character of the risk, there would have been no occasion for a law suit or delay in the settlement of the loss.

It requires a slight examination, as far as the conditions are concerned, to determine that a policy has been properly worded, viz.:

Preface

(1) The interest of the insured must be fully stated. (Sec. 4, 10, 11.)

(2) To cover certain property or hazard it must be specifically mentioned on the policy (Sec. 25-30).

(3) Under certain conditions privileges are necessary to be endorsed on the policy (Sec. 6-18).

(4) There are, however, a few risks the policy does not insure (Sec. 19-24).

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Standard Fire Insurance Policy

PART I Standard Policy

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**Consideration — Insured — Term — Direct Loss by Fire —
Amount of Insurance.**

1. THE
FIRE INSURANCE COMPANY in con-
sideration of the stipulations herein named
(1) and ofDollars
Premium, does insure.....for the term of
.....from the.....day of.....19.., at
noon, to the.....day of.....19.., at
noon, against all direct loss or damage by
fire, except as hereinafter provided, (2) To
an amount not exceeding.....Dollars,
to the following described property while lo-
cated and contained as described herein, (3)
and not elsewhere, to wit: (Note (1) Read
Sec. 58, (2) Read Sec. 19-30, (3) Read Sec.
37).

Description of Property

2. (NOTE—*Before writing description of
property, consult, viz.:*

Standard Policy

*For interest of the insured Sec. 4, 10, 11.
For certain property not covered unless
specifically mentioned on policy Sec.
25-30.
Certain privileges, if necessary, must be
indorsed on policy Sec. 6-18.)*

CHAPTER II

WHEN ENTIRE POLICY SHALL BE VOID

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Concealment or Misrepresentation

3. If the insured has concealed or misrepresented, in writing or otherwise, any material fact or circumstance concerning the insurance or the subject thereof.

If Interest is not Truly Stated

4. If the interest of the insured in the property be not truly stated therein. (*Note.—Read Sec. 10, 11.*)

Fraud or False Swearing

5. In case of any fraud or false swearing by the insured touching any matter relating to the insurance or the subject thereof, whether before or after a loss. (*Note.—Read Sec. 35(1).*)

CHAPTER III

ENTIRE POLICY VOID UNLESS OTHERWISE PROVIDED
BY AGREEMENT INDORSED OR ADDED TO POLICY

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Having other Insurance

6. If the insured now has or shall hereafter make or procure any other contract of insurance, whether valid or not, on property covered in whole or in part by the policy. (*Note.—Read Sec. 35 (e) 46.*)

No Work after 10 p. m.—As to Cease of work

7. If the subject of insurance be a manufacturing establishment and it be operated in whole or in part at night later than ten o'clock, or if it cease to be operated for more than ten consecutive days. (*Note.—Read Sec. 8.*)

Hazard Increased

8. If the hazard be increased by any means within the control or knowledge of the in-

Policy Void Without Certain Provisions 9

sured. (*Note.—Read Sec. 7, 9, 14, 16, 17, 18, 35 (a) 51.*)

Alterations and Repairs

9. If mechanics be employed in building, altering or repairing the within described premises for more than fifteen days at any one time. (*Note.—Read Sec. 8, 35 (a).*)

Must be Sole Owner

10. If the interest of the insured be other than unconditional and sole ownership. (*Note.—Read Sec. 4, 11.*)

Title to Ground

11. If the subject of insurance be a building on ground not owned by the insured in fee simple. (*Note.—Read Sec. 4, 10.*)

Incumbered by Mortgage

12. If the subject of insurance be personal property and be or become incumbered by a chattel mortgage. (*Note.—Read Sec. 13, 35 (d).*)

Foreclosure Proceedings or Notice of Sale

13. If with the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property covered by the policy by virtue of any mortgage or trust deed. (*Note.—Read Sec. 12, 35 (d).*)

Change in Interest, Title or Possession

14. If any change, other than by the death of an insured, take place in the interest, title,

or possession of the subject of insurance (exchange of occupants without increase of hazard), whether by legal process or judgment or by voluntary act of the insured, or otherwise. (*Note.—Read Sec. 8, 13, 35b.*)

If Policy Assigned

15. If the policy be assigned before a loss. (*Note.—Read Sec. 14, 35 (b), 50.*)

Gas Generated

16. If illuminating gas or vapor be generated in the described building (or adjacent thereto) for use therein. (*Note.—Read Sec. 8, 35 (a).*)

Prohibited Articles

17. If any usage or custom of trade or manufacture to the contrary notwithstanding there be kept, used or allowed on the above described premises, benzine, benzole, dynamite, ether, fireworks, gasoline, Greek fire, gunpowder exceeding twenty-five pounds in quantity, naphtha, nitro-glycerine or other explosives, phosphorus, or petroleum or any of its products of greater inflammability than kerosene oil of the United States standard (which last may be used for lights and kept for sale according to law but in quantities not exceeding five barrels, provided it be drawn and lamps filled by daylight or at a distance not less than ten feet from artificial light). (*Note.—Read Sec. 8, 35 (a).*)

Policy Void Without Certain Provisions 18

Vacant or Unoccupied

18. If a building herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain for ten days. (*Note.—Read Sec. 8, 35a.*)

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THE COMPANY NOT LIABLE

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Riots, etc.

19. For loss caused directly or indirectly by invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by order of any civil authority.

Theft

20. For loss by theft.

Insured's Neglect

21. For loss by neglect of the insured to use all reasonable means to save and preserve the property at and after a fire or when the property is endangered by fire in neighboring premises. (*Note.—Read Sec. 32, 35 (k), 37, 48.*)

Explosion—Lightning

22. For loss by explosion of any kind, or lightning (unless fire ensues, and, in that event, for the damage by fire only), but liability for direct damage by lightning may be assumed by specific agreement hereon. (*Note.—Read Sec. 30.*)

The Company Not Liable 23

Fall of Building

23. If a building or any part thereof fall, except as the result of fire, all insurance by the policy on such building or its contents shall immediately cease.

Accounts, Money, etc.

24. For loss to accounts, bills, currency, deeds, evidences of debt, money, notes, or securities.

CHAPTER V

THE COMPANY NOT LIABLE UNLESS SPECIFICALLY ASSUMED ON POLICY

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Miscellaneous Articles

25. For loss to awnings, bullion, casts, curiosities, drawings, dies, implements, jewels, manuscripts, medals, models, patterns, pictures, scientific apparatus, signs, store or office furniture or fixtures, sculpture, tools.

Storage, Repairs

26. Property held on storage or for repairs.

Ordinance as to Buildings

27. Nor beyond the actual value destroyed by fire, for loss occasioned by ordinance or law regulating construction or repair of buildings.

Interruption to Business

28. For interruption of business, manufacturing processes, or otherwise.

Plate Glass, Frescoes, etc.

29. For any greater proportion of the

Liability Specifically Assumed 30

value of plate glass, frescoes, and decorations than that which this policy shall bear to the whole insurance on the building described.

Lightning

30. For direct damage by lightning.
(*Note.—Read Sec. 22.*)

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Immediate Written Notice to Company

31. If fire occur the insured shall give immediate notice of any loss thereby in writing to the company.

Protect Property

32. Protect the property from further damage. (*Note.—Read Sec. 21.*)

Separate Goods

33. Forthwith separate the damaged and undamaged personal property, put it in the best possible order. (*Note.—Read Sec. 35 (k).*)

Make Complete Inventory

34. Make a complete inventory of the same, stating the quantity and cost of each article and the amount claimed thereon.

What to Do in Case of Fire 35

Render Statement to Company

35. Within sixty days after the fire, unless such time is extended in writing by the company, shall render a statement to the company, signed and sworn to by said insured, stating—

(a). The knowledge and belief of the insured as to the time and origin of the fire. (*Note.—Read Sec. 3, 7, 8, 9, 16, 17, 18 to 23.*)

(b). The interest of the insured and of all others in the property. (*Note.—Read Sec. 3, 4, 10, 11, 12, 14, 15.*)

(c). The cash value of each item thereof and the amount of loss thereon. (*Note.—Read Sec. 39, 40, 41, 43, 44.*)

(d). All incumbrances thereon. (*Note.—Read Sec. 12, 13.*)

(e). All other insurance, whether valid or not, covering any of said property. (*Note.—Read Sec. 6, 46, 63.*)

(f). A copy of all the descriptions and schedules in all policies.

(g). Any changes in the title, use, occupation, location, possession, or exposures of said property since the issuing of this policy. (*Note.—Read Sec. 8, 14.*)

(h). By whom and for what pur-

pose any building herein described and the several parts thereof were occupied at the time of fire. (*Note.—Read Sec. 8, 14.*)

(i). And shall furnish, if required, verified plans and specifications of any building, fixtures, or machinery destroyed or damaged.

(j). And shall also, if required, furnish a certificate of the magistrate or notary public (not interested in the claim as a creditor or otherwise, nor related to the insured) living nearest the place of fire, stating that he has examined the circumstances and believes the insured has honestly sustained loss to the amount that such magistrate or notary public shall certify. (*Note.—Read Sec. 3, 5.*)

(k). As often as required, shall exhibit to any person designated by the company all that remains of any property therein described. (*Note.—Read Sec. 33.*)

(l). Submit to examinations under oath by any person named by the company, and subscribe the same. (*Note.—Read Sec. 3, 5.*)

(m). As often as required, shall produce for examination all books of account, bills, invoices, and other vouchers, or certified copies thereof

What to Do in Case of Fire 36

if originals be lost, at such reasonable place as may be designated by the company or its representative, and shall permit extracts and copies thereof to be made.

Disagreement as to Amount of Loss—Appraisers Selected

36. (a). In the event of disagreement as to the amount of loss the same shall be ascertained by two competent and disinterested appraisers, the insured and the company each selecting one, and the two so chosen shall first select a competent and disinterested umpire.

Duty of Appraisers—Umpire

(b). The appraisers shall then estimate and appraise the loss, stating separately sound value and damage, and, failing to agree, shall submit their differences to the umpire; and the award in writing of any two shall determine the amount of such loss.

Who Pays Appraisers

(c). The parties thereto shall pay the appraiser respectively selected by them and shall bear equally the expenses of the appraisal and umpire.

No Waiver

(d). The company shall not be held to have waived any provision or condition of the policy or any forfeiture thereof by any requirement, act, or proceeding on its part relating to the appraisal or to any examina-

tion herein provided for; and the loss shall not become payable until sixty days after the notice, ascertainment, estimate, and satisfactory proof of the loss herein required have been received by the company, including an award by appraisers when appraisal has been required. (*Note.—Read Sec. 42.*)

Removal to place of Safety

37. If property covered by the policy is endangered by fire as to require removal to a place of safety, and is so removed. (*Note.—Read Sec. 21.*)

(a). That part of the policy in excess of its proportion of any loss arising out of the value of property remaining in the original location, shall, for the ensuing five days only, cover the property so removed in the new location.

(b). If removed to more than one location, such excess of the policy shall cover therein for such five days in the proportion that the value in any one such new location bears to the value in all such new locations.

(c). But the company shall not, in any case of removal, whether to one or more locations, be liable beyond the proportion that the amount hereof insured shall bear to the total insurance on the whole property at the time of fire, whether the same cover in the new location or not.

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Not Liable for Certain Losses

38. (NOTE.—*The Company is not liable for the losses mentioned in Sec. 19 to 24, and unless specifically assumed on policy, not liable for losses in Sec. 25 to 30.*)

Cash Value less Depreciation

39. The company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs, with proper deduction for depreciation however caused. (Note.—*Read Sec. 35 (c).*)

Who Makes Estimate

40. The loss or damage shall be ascertained or estimated according to such actual cash value, said ascertainment or estimate shall be made by the insured and the company.

Loss Shall not Exceed

41. The loss or damage shall in no event exceed what it would then cost the insured to repair or replace the same with material of like kind and quality.

Loss When Payable

42. The sum for which the company is liable shall be payable sixty days after due notice, ascertainment, estimate, and satisfactory proof of the loss have been received by the company. (*Note.—Read Sec. 36 (d).*)

Company's Option to Take Articles, to Rebuild, Repair or Replace Property

43 & 44. It shall be optional, however, with the company to take all, or any part, of the articles at such ascertained or appraised value, and also to repair, rebuild, or replace the property lost or damaged, with other of like kind and quality within a reasonable time on giving notice, within thirty days after the receipt of the proof herein required, of its intention so to do.

Abandonment Not Allowed

45. There can be no abandonment to the company of the property described.

Liability of Company Apportioned

46. The company shall not be liable under the policy for a greater proportion of any loss on the described property, or for loss by and expense of removal from premises en-

dangered by fire, than the amount hereby insured shall bear to the whole insurance, whether valid or not, or by solvent or insolvent insurers, covering such property, and the extent of the application of the insurance under the policy or of the contribution to be made by the company in case of loss, may be provided for by agreement or condition written hereon or attached or appended hereto. (*Note.—Read Sec. 6, 37 (c).*)

Re-Insurance

47. Liability for re-insurance shall be as specifically agreed hereon.

Subrogation by Company

48. If the company shall claim that the fire was caused by the act or neglect of any person or corporation, private or municipal, the company shall, on payment of the loss, be subrogated to the extent of such payment to all right of recovery by the insured for the loss resulting therefrom, and such right shall be assigned to the company by the insured on receiving such payment. (*Note.—Read Sec. 21.*)

Limit of Suit—In 12 Months

49. No suit or action on the policy, for the recovery of any claim, shall be sustainable in any court of law or equity until after full compliance by the insured with all the foregoing requirements, nor unless commenced within twelve months next after the fire.

CHAPTER VIII

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Policy Payable to Mortgagee or to Others Having Interest

50. If, with the consent of the corporation, an interest under the policy shall exist in favor of a mortgagee or of any person or corporation having an interest in the property of insurance other than the interest of the insured as described herein, the conditions hereinbefore contained shall apply in the same manner expressed in such provision of the conditions of insurance relating to such interest as shall be written upon, attached to, or appended thereto. (*Note.—Sec. 60 of the customary form attached to policy to mortgages.*)

Renewal of Policy

51. The policy may be renewed by a renewal benefit continued under the original stipulations, in

Miscellaneous Conditions 52

sideration of premium for the renewed term, provided that any increase of hazard must be made known to the company at the time of renewal, or the policy shall be void.

Policy Cancelled at Request of Insured

52. This policy shall be cancelled at any time at the request of the insured. If the policy shall be cancelled by the insured or become void or cease, the premium having been actually paid, the unearned portion shall be returned on surrender of the policy or last renewal, the company retaining the customary short rate.

Policy Cancelled by Company

53. This policy shall be cancelled at any time by the company. When the policy is cancelled by the company, by giving five days' notice of such cancellation, it shall retain only the *pro rata* premium.

Definition of the Words "Insured" and "Loss"

54. Wherever in this policy the word "insured" occurs, it shall be held to include the legal representative of the insured, and wherever the word "loss" occurs it shall be deemed the equivalent of "loss or damage."

Who is Agent of Company

55. In any matter relating to the insurance no person, unless duly authorized in writing, shall be deemed the agent of the company.

Application Survey, Plan or Description

56. If an application, survey, plan or description of property be referred to in the policy it shall be a part of the contract and a warranty by the insured.

Policy Made by Mutual Company

57. If the policy be made by a mutual or other company having special regulations lawfully applicable to its organization, membership, policies, or contracts of insurance, such regulations shall apply to and form a part of the policy as the same may be written or printed upon, attached, or appended hereto.

The Policy Made and Accepted Subject to

58. This policy is made and accepted subject to the foregoing stipulations and conditions, together with such other provisions, agreements, or conditions as may be indorsed hereon or added hereto. (*Note.—Read Sec. I.*)

Waiver by Officer or Agent

59. And no officer, agent, or other representative of the company shall have power to waive any provision or condition of the policy except such as by the terms of the policy may be the subject of agreement indorsed hereon or added hereto, and as to such provisions and conditions no officer, agent, or representative shall have such power or be deemed or held to have waived such provi-

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sions or conditions unless such waiver, if any, shall be written upon or attached thereto, nor shall any privilege or permission affecting the insurance under the policy exist or be claimed by the insured unless so written or attached.

ATTESTATION CLAUSE

In witness whereof, this Company has executed and attested these presents this..... day of.....19.....

This policy shall not be valid until countersigned by the duly authorized Manager or Agent of the Company at.....

.....President.

.....Secretary.

Countersigned by.....

PART II

Mortgagee Clause—Miscellaneous

CHAPTER IX

FORM OF MORTGAGEE CLAUSE

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(Read Sec. 50.)

60. Attached to and forming part of Policy No.....of TheFire Insurance Co.

(1). Loss or damage, if any, under the policy, shall be payable to.....asmortgagee, [or trustee] as interest may appear, and the insurance, as to the interest of the mortgagee [or trustee] only therein, shall not be invalidated—

Mortgagee Protected Against Certain Acts of Owner

(a). By any act or neglect of the mortgagor or owner of the within described property;

(b). Nor by foreclosure or other proceedings or notice of sale relating to the property;

(c). Nor by any change in the title or ownership of the property, nor by

Form of Mortgagee Clause 60

the occupation of the premises for purposes more hazardous than are permitted by the policy.

(d). Provided, that in case the mortgagor or owner shall neglect to pay any premium due under the policy, the mortgagee [or trustee] shall, on demand, pay the same.

Duty of Mortgagee

(2). Provided also, that the mortgagee [or trustee] shall notify the company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee [or trustee], and, unless permitted by the policy, it shall be noted thereon and the mortgagee [or trustee] shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise the policy shall be null and void.

Rights of Company

(3). The company reserves the right to cancel the policy at any time as provided by its terms, but in such case the policy shall continue in force for the benefit only of the mortgagee [or trustee] for ten days after notice to the mortgagee [or trustee] of such cancellation, and shall then cease, and the company shall have the right, on like notice, to cancel the agreement.

Subrogation

(4). Whenever the company shall pay the mortgagee [or trustee] any sum for loss or damage under the policy and shall claim that, as to the mortgagor or owner, no liability therefor existed, the company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may at its option, pay to the mortgagee [or trustee] the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee [or trustee] to recover the full amount of claim.

CHAPTER X

CO-INSURANCE OR AVERAGE CLAUSE

Object and Operation of Clause ... SECTION
61

Object and Operation of Clause

61. The clause is frequently made a part of the policy. In order to appreciate its object and operation it must be understood that rates, to be fair and adequate, must be based not only upon the character of the hazard but upon the amount of insurance to be carried by the insured; and leaving out the character of the hazard the rate will increase or decrease according to the amount of insurance to be maintained by the insured, and the requirements of the co-insurance or average clause will therefore vary according to circumstances. The clause does not prevent the insured from carrying full insurance and it never operates on total losses, and the failure to maintain the amount of insurance required by the clause will not avoid the policy. The condition of the clause is fulfilled if at the time of the fire the required amount is carried, and in case of a total loss the insured will recover for the entire damage to the full face of the policy. If, however, there has been a partial loss and, at the time of the

Standard Policy

fire, the insured has failed to carry the amount required by the clause he must not expect to recover a full claim, and the amount he will fail to recover will be in the proportion as the amount uninsured shall bear to the loss.

EXAMPLE

Total value of property at time of fire	\$100,000
Insurance to be carried by the clause, 80%	80,000
Amount of insurance carried (short \$20,000)	60,000
Amount of fire loss	40,000

RESULT

Amount collected from companies..	\$30,000
Insured fails to collect	10,000

EXPLANATION

If the insured had carried the \$80,000 required by the clause the full loss would have been recovered;

But as the amount of insurance, in this case, was \$20,000 less than it should have been, this sum, if it had been maintained would have contributed \$10,000 as its proportionate share of the loss, therefore this sum of \$10,000 the insured will fail to collect, and the companies will only be liable for \$30,000 instead of the full loss.

CHAPTER XI

FIRE LOSSES

What to do in case of	SECTION	Payment of Fire Losses	SECTION
Fire	62		63

What to do in Case of Fire

62. Full directions will be found by consulting Sections 31-37, inclusive. Particular attention is called to Section 35 with its cross reference. Before answering the questions, which become a part of the statement to be rendered to the company, it would be well to examine the cross references as the answer to these questions will test the right of the insured to claim against the company.

Payment of Fire Losses

63. The subject is fully covered from Section 38 to 49. The insured should be impressed with the fact that the policy of an irresponsible company, in existence at the time of the loss, will lessen the amount to be recovered; the list of companies to participate in the loss will include all valid and invalid insurance and improperly cancelled policies, and as each company is only responsible for its proportionate share of the loss the claim of the insured will be lessened by having at the time of the fire, policies of weak, unauthorized or insolvent companies.

CHAPTER XII

SHORT RATE TABLES

		SECTION			SECTION
Adopted by the New	York Fire Insurance		Adopted by the Western	Union	
Exchange	64	For Cancellling	Term	65
			Policies	66

64 SHORT RATE TABLE

Adopted by the New York Fire Insurance Exchange

All insurances for a term less than a year shall be charged according to the scale for periods less than one year, but insurance may be once renewed for the ratio of the premium required for the term for which the original policy or last renewal was made, provided the renewal is made within ten days from the expiration of the policy, and, provided the last preceding term was one year, or a term charged for according to the scale of insurance for less than a year.

All insurance for a term less than one month shall be charged for the portion of a month, according to the short rate scale; but in no case shall this clause be so construed as to conflict with the following clause relating to cancellations, viz.:

A policy may be canceled at any time at the request of the assured, in which case the company shall retain the customary short rate for the term the policy has been in force; but in all cases, except that of policies on contents of listed storage stores (also grain elevators) written for a month or more, fractional parts of a month shall be charged the full

month's premium ; no return to be made on a policy written for a period less than one month.

The intention of the above is ruled to be as follows, viz.: Policies on contents of listed storage stores can be cancelled for less than one month at short rates for the fractional part of a month ; but if both written and carried for more than one month, fractional parts of a month cannot be allowed for in cancellation.

Short Rate Table

(ADOPTED BY THE NEW YORK FIREINSURANCE EXCHANGE)

An'l Rate in Cts.	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
1 day	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2
2 days	1	1	1	2	2	2	2	2	3	3	3	3	3	4	4	4
3 days	1	2	2	2	2	3	3	3	3	4	4	4	4	5	5	5
4 days	2	2	2	2	3	3	3	4	4	4	5	5	5	5	6	6
5 days	2	2	2	3	3	3	4	4	4	5	5	5	6	6	6	7
10 days	3	3	4	4	5	5	6	6	7	7	8	8	9	9	10	10
15 days	3	4	5	5	6	7	7	8	9	9	10	11	11	12	13	13
20 days	4	5	6	7	8	8	9	10	11	12	13	13	14	15	16	17
1 month	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2 months	8	9	11	12	14	15	17	18	20	21	23	24	26	27	29	30
3 months	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40
4 months	13	15	18	20	23	25	28	30	33	35	38	40	43	45	48	50
5 months	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60
6 months	18	21	25	28	32	35	39	42	46	49	53	56	60	63	67	70
7 months	19	23	26	30	34	38	41	45	49	53	56	60	64	68	71	75
8 months	20	24	28	32	36	40	44	48	52	56	60	64	68	72	76	80
9 months	22	26	30	34	38	43	47	51	55	60	64	68	72	77	81	85
10 months	23	27	32	36	41	45	50	54	59	63	68	72	77	81	86	90
11 months	24	29	33	38	43	48	52	57	62	67	71	76	81	86	90	95

Short Rate Table

64

(ADOPTED BY THE NEW YORK FIRE INSURANCE EXCHANGE—Continued)

Annual Rates in Cts.	110	125	150	175	200	225	250	275	300	325	350	375	400	450	500
1 day	2	3	3	4	4	5	5	6	6	7	7	8	8	9	10
2 days	4	5	6	7	8	9	10	11	12	13	14	15	16	18	20
3 days	6	6	8	9	10	11	11	13	15	16	18	19	20	23	25
4 days	7	8	9	11	12	14	15	17	18	20	21	23	24	27	30
5 days	7	8	10	12	13	15	17	18	20	22	23	25	27	30	33
10 days	11	13	15	18	20	23	25	28	30	33	35	38	40	45	50
15 days	15	17	20	23	27	30	33	37	40	43	47	50	53	60	67
20 days	18	21	25	29	33	38	42	46	50	54	58	63	67	75	83
1 month	22	25	30	35	40	45	50	55	60	65	70	75	80	90	100
2 months	33	38	45	53	60	68	75	83	90	98	105	113	120	135	150
3 months	44	50	60	70	80	90	100	110	120	130	140	150	160	180	200
4 months	55	63	75	88	100	113	125	138	150	163	175	188	200	225	250
5 months	66	75	90	105	120	135	150	165	180	195	210	225	240	270	300
6 months	77	88	105	123	140	158	175	193	210	228	245	263	280	315	350
7 months	83	94	113	131	150	169	188	206	225	244	263	281	300	338	375
8 months	88	100	120	140	160	180	200	220	240	260	280	300	320	360	400
9 months	94	106	128	149	170	191	213	234	255	276	298	319	340	383	425
10 months	99	113	135	158	180	203	225	248	270	293	315	338	360	405	450
11 months	105	119	143	166	190	214	238	261	285	309	333	356	380	428	475

SHORT RATE TABLE

Adopted by the "Western Union"—In Effect on and aft
May 1, 1883—For Writing and Cancelling Policies

1 Day.....	2%	of annual premium		
2 Days	4	"	"	"
3 "	5	"	"	"
4 "	6	"	"	"
5 "	7	"	"	"
6 "	8	"	"	"
7 "	9	"	"	"
8 "	9	"	"	"
9 "	10	"	"	"
10 "	10	"	"	"
11 "	11	"	"	"
12 "	12	"	"	"
13 "	13	"	"	"
14 "	13	"	"	"
15 "	14	"	"	"
16 "	14	"	"	"
17 "	15	"	"	"
18 "	16	"	"	"
19 "	16	"	"	"
20 "	17	"	"	"
25 "	19	"	"	"
30 "	20	"	"	"
35 "	23	"	"	"
40 "	26	"	"	"
45 "	27	"	"	"
50 "	28	"	"	"
55 "	29	"	"	"
60 "	30	"	"	"
65 "	33	"	"	"

Short Rate Table

65

(ADOPTED BY THE WESTERN UNION—*Continued*)

70 Days	36%	of annual premium		
75	"	37	"	"
80	"	38	"	"
85	"	39	"	"
90	" or 3 mos.	40	"	"
105	"	45	"	"
120	" or 4 mos.	50	"	"
135	"	55	"	"
150	" or 5 mos.	60	"	"
165	"	65	"	"
180	" or 6 mos.	70	"	"
195	"	73	"	"
210	" or 7 mos.	75	"	"
225	"	78	"	"
240	" or 8 mos.	80	"	"
255	"	83	"	"
270	" or 9 mos.	85	"	"
285	"	88	"	"
300	" or 10 mos.	90	"	"
315	"	93	"	"
330	" or 11 mos.	95	"	"
360	" or 12 mos.	100	"	"

66 SHORT RATE TABLE

For Cancelling Term Policies

Retain the per cent named when a Policy is surrendered
for cancellation

Time Expired.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.
1 mo.	13%	10%	8%	7%
2 mos.	20	17	13	12
3 "	25	20	18	16
4 "	30	23½	20	18
5 "	35	27	22½	20
6 "	40	30	25	22
7 "	45	33½	27½	25
8 "	50	37	30	26
9 "	55	40	32½	28
10 "	60	43	35	30
11 "	65	47	37½	32
12 "	70	50	40	34
13 "	72½	53½	42½	36
14 "	75	57	45	38
15 "	77½	60	47½	40
16 "	80	63½	50	42
17 "	82½	67	52½	44
18 "	85	70	55	46
19 "	87½	72	57½	48
20 "	90	73½	60	50
21 "	92½	75	62½	52
22 "	95	77½	65	54
23 "	97½	79	67½	56
24 "	100	80	70	58
25 "	81½	71	60
26 "	83	72½	62
27 "	85	74	64

Short Rate Table

66

(FOR CANCELLING TERM POLICIES—*Continued*)

	Time Expired.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.
28	mos.		86½	75	66
29	"		88	76	68
30	"		90	77½	70
31	"		91½	79	71
32	"		93	80	72
33	"		95	81	73
34	"		96½	82½	74
35	"		98	84	75
36	"		100	85	76
37	"			86	77
38	"			87½	78
39	"			89	79
40	"			90	80
41	"			91	81
42	"			92½	82
43	"			94	83
44	"			95	84
45	"			96	85
46	"			97½	86
47	"			99	87
48	"			100	88
49	"				89
50	"				90
51	"				91
52	"				92
53	"				93
54	"				94
55	"				95
56	"				96
57	"				97
58	"				98
59	"				99
60	"				100

Fractional parts of a month counted as a whole month.

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